

\_\_\_\_\_ offers the following  
 substitute to HB 187:

A BILL TO BE ENTITLED  
 AN ACT

1 To amend Code Section 33-7-11 of the Official Code of Georgia Annotated, relating to  
 2 uninsured motorist coverage under motor vehicle liability policies, so as to provide that  
 3 minimum uninsured motorist coverages shall be equal to the limits of liability contained in  
 4 the insured's automobile or motor vehicle liability policy; to repeal conflicting laws; and for  
 5 other purposes.

6 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

**SECTION 1.**

7 Code Section 33-7-11 of the Official Code of Georgia Annotated, relating to uninsured  
 8 motorist coverage under motor vehicle liability policies, is amended by striking paragraph  
 9 (1) of subsection (a) in its entirety and inserting in lieu thereof a new paragraph (1) to read  
 10 as follows:  
 11

12 "(a)(1) No automobile liability policy or motor vehicle liability policy shall be issued or  
 13 delivered in this state to the owner of such vehicle or shall be issued or delivered by any  
 14 insurer licensed in this state upon any motor vehicle then principally garaged or  
 15 principally used in this state unless it contains an endorsement or provisions undertaking  
 16 to pay the insured all sums which said insured shall be legally entitled to recover as  
 17 damages from the owner or operator of an uninsured motor vehicle, within limits  
 18 exclusive of interests and costs which at the option of the insured shall be:

19 (A) Not less than \$25,000.00 because of bodily injury to or death of one person in any  
 20 one accident, and, subject to such limit for one person, \$50,000.00 because of bodily  
 21 injury to or death of two or more persons in any one accident, and \$25,000.00 because  
 22 of injury to or destruction of property; or

23 (B) Equal to ~~Not greater than~~ the limits of liability because of bodily injury to or death  
 24 of one person in any one accident and of two or more persons in any one accident, and  
 25 because of injury to or destruction of property of the insured which is contained in the  
 26 insured's personal coverage in the automobile liability policy or motor vehicle liability

1 policy issued by the insurer to the insured if those limits of liability exceed the limits  
2 of liability set forth in subparagraph (a)(1)(A) of this Code section. In any event, the  
3 insured may affirmatively choose uninsured motorist limits in an amount less than the  
4 limits of liability but not in an amount less than that specified in subparagraph (a)(1)(A)  
5 of this Code section."

6 **SECTION 2.**

7 All laws and parts of laws in conflict with this Act are repealed.